

Fill in this information to identify your case and this filing:

| | | |
|---|----------------------------------|-------------|
| Debtor 1 | Lenard V Umberger | |
| | First Name | Middle Name |
| Debtor 2 | Joann A Umberger | |
| (Spouse, if filing) | First Name | Middle Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF MISSISSIPPI | |
| Case number | <u>17-12067</u> | |

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1

4575 Blackjack Rd.

Street address, if available, or other description

| | | |
|---------|-------|------------|
| Ashland | MS | 38603-0000 |
| City | State | ZIP Code |

Benton

County

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

| | |
|---------------------------------------|---------------------------------------|
| Current value of the entire property? | Current value of the portion you own? |
| <u>\$50,000.00</u> | <u>\$50,000.00</u> |

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

Homestead and approximately 2 acres of land. Only debtor #2 resides at this address.

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067****If you own or have more than one, list here:**

1.2

5346 Old Hwy 72

Street address, if available, or other description

Ashland MS 38603-0000

City State ZIP Code

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$0.00****Current value of the portion you own?****\$0.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple **Check if this is community property**
(see instructions)**Who has an interest in the property? Check one**

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Family property where Debtor #1 resides in a FEMA trailer

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$50,000.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes3.1 Make: **Toyota**
Model: **Tacoma 4WD**
Year: **1996**
Approximate mileage: **200000**

Other information:

| |
|--|
| |
|--|

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$3,000.00****Current value of the portion you own?****\$3,000.00**3.2 Make: **Ford**
Model: **Ranger**
Year: **2001**
Approximate mileage: _____

Other information:

| |
|-------------------|
| Inoperable |
|-------------------|

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$500.00****Current value of the portion you own?****\$500.00**

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067**

| | | | |
|--|--|--|--|
| 3.3 Make: Ford Model: Ranger Year: 1999 Approximate mileage: _____ Other information: inoperable | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$500.00 | \$500.00 |
| 3.4 Make: Chevrolet Model: 1500 4WD Year: 1993 Approximate mileage: _____ Other information: inoperable | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$300.00 | \$300.00 |
| 3.5 Make: Mercury Model: Sable Year: 2001 Approximate mileage: _____ Other information: Inoperable | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$200.00 | \$200.00 |
| 3.6 Make: Saturn Model: Vue Year: 2006 Approximate mileage: 200000 Other information: | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$3,100.00 | \$3,100.00 |
| 3.7 Make: Chevrolet Model: S-10 Year: 1996 Approximate mileage: +200k Other information: inoperable vehicle/scrap only | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$300.00 | \$300.00 |
| 3.8 Make: Honda Model: TRX Rancher 4-Wheeler Year: 2006 Approximate mileage: _____ Other information: | Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions) | Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. | |
| | | Current value of the entire property? | Current value of the portion you own? |
| | | \$1,000.00 | \$1,000.00 |

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

| | | | |
|---|---|--|---------------------------------------|
| 4.1 Make: Fleetwood Trailer | Who has an interest in the property? Check one | Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . | |
| Model: 8 x 32' | <input type="checkbox"/> Debtor 1 only | Current value of the entire property? | Current value of the portion you own? |
| Year: | <input type="checkbox"/> Debtor 2 only | \$1,500.00 | |
| Other information: Used fema trailer in which debtor #1 resides | <input type="checkbox"/> Debtor 1 and Debtor 2 only | \$1,500.00 | |
| | <input type="checkbox"/> At least one of the debtors and another | | |
| | <input type="checkbox"/> Check if this is community property (see instructions) | | |

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$10,400.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.....

| | |
|--|----------|
| Stove/cooking unit | \$25.00 |
| Refrigerator | \$100.00 |
| Washer/dryer | \$75.00 |
| cooking utensils, silverware/flatware, pots and pans | \$100.00 |
| Living room furniture | \$175.00 |
| Dining room furniture | \$20.00 |
| Bedroom furniture, dressers, nightstands, lamps and accessories | \$200.00 |
| Mechanics tools | \$200.00 |
| John Deere riding mower | \$150.00 |
| Air Compressor | \$200.00 |
| Generator | \$100.00 |

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067**

| | |
|----------------------------------|-----------------|
| Stihl Chainsaw | \$75.00 |
| 6' x 8' lawnmower trailer | \$100.00 |
| Troybilt Weedeater | \$50.00 |
| cordless drill | \$25.00 |
| yard machine mower | \$50.00 |
| Skil Saw | \$20.00 |

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

| | |
|----------------------------------|-----------------|
| CD Player | \$10.00 |
| 32" Vizio flatscreen TV | \$50.00 |
| Sanyo DVD Player | \$10.00 |
| Dell laptop computer | \$100.00 |
| 32" Vizio TV | \$50.00 |
| 19" RCA TV | \$5.00 |
| 32" Flatscreen TV | \$50.00 |
| Wii Game System and games | \$25.00 |
| 50" Emerson TV | \$75.00 |
| iPhone 6 Plus | \$150.00 |
| Digital camera | \$25.00 |
| Compaq computer | \$50.00 |

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067**

| | |
|-----------------------------|-----------------|
| Acer laptop computer | \$100.00 |
|-----------------------------|-----------------|

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes. Describe.....

| | |
|------------------------|-----------------|
| .22 Ruger Rifle | \$100.00 |
|------------------------|-----------------|

| | |
|------------------------|-----------------|
| .22 Ruger Rifle | \$100.00 |
|------------------------|-----------------|

| | |
|--------------------------------|-----------------|
| .30-06 Winchester Rifle | \$150.00 |
|--------------------------------|-----------------|

| | |
|--------------------------|-----------------|
| .270 Savage Rifle | \$100.00 |
|--------------------------|-----------------|

| | |
|---------------------|----------------|
| 16ga Shotgun | \$75.00 |
|---------------------|----------------|

| | |
|---------------------|----------------|
| 12ga Shotgun | \$75.00 |
|---------------------|----------------|

| | |
|-------------------------------|-----------------|
| 30-30 Winchester Rifle | \$100.00 |
|-------------------------------|-----------------|

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes. Describe.....

| | |
|---------------------|-----------------|
| all clothing | \$100.00 |
|---------------------|-----------------|

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe.....

| | |
|------------------------|-----------------|
| Costume jewelry | \$200.00 |
|------------------------|-----------------|

| | |
|---------------------|-----------------|
| Diamond ring | \$100.00 |
|---------------------|-----------------|

Debtor 1 Lenard V Umberger
Debtor 2 Joann A Umberger

Case number (if known) 17-12067

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

Three (3) mules worth \$100 each

\$300.00

14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,765.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Checking CB&S \$0.00

17.2. Checking Regions Bank \$520.00

17.3. Christmas club account-held by employer \$1,550.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them

Issuer name:

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**Case number (if known) **17-12067****21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**

Case number (if known) **17-12067**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$2,070.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1 **Lenard V Umberger**
Debtor 2 **Joann A Umberger**

Case number (if known) **17-12067**

Part 8: List the Totals of Each Part of this Form

| | | |
|--|-------------|--|
| 55. Part 1: Total real estate, line 2 | | \$50,000.00 |
| 56. Part 2: Total vehicles, line 5 | \$10,400.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$3,765.00 | |
| 58. Part 4: Total financial assets, line 36 | \$2,070.00 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$0.00 | |
| 62. Total personal property. Add lines 56 through 61... | \$16,235.00 | Copy personal property total \$16,235.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$66,235.00 |